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AUTHOR McEaddy, Beverly Johnson
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ABSTRACT

This report describes the socioeconomic conditions of women who are heads of families noting that the accelerated growth of families headed by women in recent years, especially since 1970, has been of concern in part because one out of every three, as compared to one of every eighteen of the families headed by men, is living at or below what is generally defined as the poverty level. The report provides statistical data concerning the age, race, and marital status of families with women as heads of households. Included also is data on labor force participation, occupations, children, and income of female heads of households in comparison to men. Conclusions drawn from the data include these: The number of poor families headed by women is continuously rising, while that of men is steadily falling, and for several million of these women the barriers impeding the climb continue to be inadequate training and education for the current job market, and, in some cases, heavy child care responsibilities. (WL)

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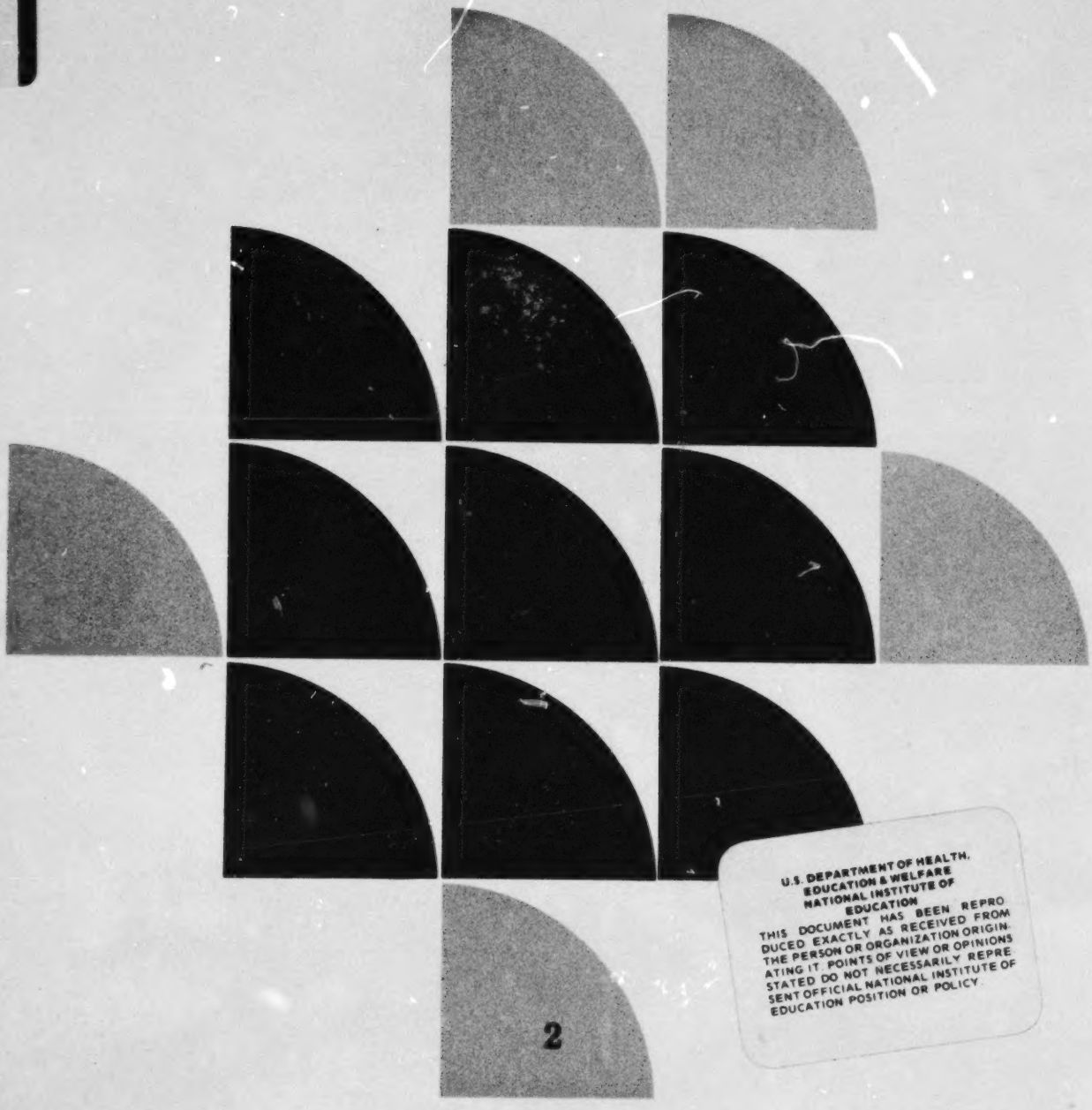
# Women Who Head Families:
# A Socioeconomic Analysis

Special Labor
Force Report 190

U.S. DEPARTMENT OF LABOR
Bureau of Labor Statistics



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# Women who head families: a socioeconomic analysis

*Special Labor Force Report shows women who headed families were younger and more likely to work in 1975 than 1960, but the family income of almost 4 out of 10 was below $5,000*

BEVERLY JOHNSON MCEADDY

Over the course of the last 35 years, families headed by women have become a significant, although still small portion of America's population. Between 1940 and 1975, families headed by women doubled in number, reaching 7.2 million, or 1 out of every 8 families. At the same time, the number of families headed by men grew to 48.5 million, only a 70-percent increase (table 1). The accelerated growth of families headed by women in recent years, especially since 1970, has been of concern in part because 1 out of every 3, as compared with 1 out of every 18 of the families headed by men, is living at or below what is generally defined as the poverty level.[1]

### Age, marital status, and race

Women heading their own families are much younger today than in earlier periods. Since 1960, their median age has dropped substantially from 50.5 to 43.4 years (table 2). In March 1975, 1 of every 10 female family heads was under age 25, compared with 1 of every 25 in 1960. Even though this young age group typically experiences the greatest difficulties in the labor market, the unemployment rate of female family heads age 25 to 44 is also very high.

The younger average age of today's female heads is directly related to the changes in their marital composition. Over the past 15 years, the number of divorced women heading families tripled and the number of single (never married) women nearly doubled (table 3). On the other hand, the number of widows, who accounted for half of all women heading families in 1960, increased by only 14 percent.

Contributing to the upsurge in families broken by divorce were several long- and short-term developments that coincided in the late 1960's and early 1970's. One was a major effort to reform the divorce laws, and especially to advocate the adoption of no-fault divorce regulations. As of January 1974, 23 States had adopted some form of no-fault divorce laws; just since 1971, 16 States have adopted the no-fault concept.[2] Another development was the availability of free legal aid which enabled persons in many of the poorer families to obtain a divorce. Moreover, society's attitudes toward divorce had relaxed.[3] Increasingly, young wives were having fewer children, and were living in an economy which offered many the opportunity to get jobs paying enough for them to think of living independently of their husbands.

Beverly Johnson McEaddy is a social science research analyst in the Office of Current Employment Analysis, Bureau of Labor Statistics.



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U.S. DEPARTMENT OF LABOR
Bureau of Labor Statistics

Black women accounted for a third of the overall increase in the number of female heads since 1960, but only one-fifth of the increase in divorced female heads. In contrast, black women accounted for four-fifths of the total growth of all single women heading families. By March 1975, 1 out of every 5 black female heads had never married, compared with 1 out of 10 in 1960. This tremendous gain may be explained by a relaxation in social attitudes regarding never-married women as mothers. Such a change may also have permitted an increasing number of black mothers who had never been married to accurately report their marital status.[4] Furthermore, in most parts of our country today, single women are allowed to adopt children, a custom that was once unheard of. Black women heading families were more than twice as likely to be single as white, and because their marital composition is so different from their white counterparts, a large gap exists between their median ages, 38.3 and 45.7 years, respectively.

### Labor force participation

The proportion of all female family heads in the labor force has drifted slowly upward, from 49.9 percent in 1960 to 50.9 percent in 1965, and to 52.9 and 54.3 percent in 1970 and 1975. Over this same period, the labor force participation rate for wives rose at a much faster pace—from 30.5 percent in 1960 to 44.4 percent in 1975. The most recent increases in labor force participation rates occurred in the younger age groups for family heads and in both the younger and middle-age groups for wives.

Despite the tremendous increase in the participation rates of wives under 45 years of age, the labor force participation rates for women who head families remain higher than those of wives, as shown below:

| | *Total, 16 and older* | *16 to 24* | *25 to 34* | *35 to 44* | *45 to 54* | *55 to 64* | *65 and older* |
|---|---|---|---|---|---|---|---|
| 1970 | | | | | | | |
| Female heads | 52.9 | 51.6 | 60.9 | 67.1 | 70.4 | 58.5 | 11.1 |
| Wives | 40.8 | 45.6 | 39.3 | 47.2 | 49.5 | 35.8 | 7.9 |
| 1975 | | | | | | | |
| Female heads | 54.3 | 56.8 | 60.9 | 66.7 | 67.0 | 56.0 | 9.7 |
| Wives | 44.4 | 55.2 | 48.3 | 52.1 | 50.3 | 35.8 | 7.2 |

Only among the 16- to 24-year-olds was the 1975 participation rate for women heading families not significantly higher than that for wives. This proximity of rates for women in the youngest ages is due to the spectacular increases in labor force participation made by wives age 20 to 24. From 1970 to 1975, their participation rate rose from 47.4 to 57.1 percent, while the rate for female heads under age 25 grew by less than half that amount.

The age factor is also important when comparing the higher labor force participation rates of divorced, separated, and single female heads, whose median ages are in the 30's, with the lower participation rates of widows heading families and wives, whose median ages are 60 and 41.8 years, respectively.

A higher proportion of black than white wives in the population work or look for work, but the reverse applies to black and white family heads. The labor force participation rate for black female heads was 51.1 percent in 1975, compared with 55.6 percent for white female heads (table 4). This is probably due to the higher proportion of never-married family heads among the blacks and their lower participation rate—47.2 percent—compared with 59.5 percent for the white single family heads. Another contributing factor could be the greater proportion of black women with young children in the home, 71 percent compared with 57 percent for white heads.

**Table 1. Number and proportion of families headed by women and men, selected years, 1940 to present**

[Numbers in thousands]

| Year | All families | | | |
|---|---|---|---|---|
| | Total | Headed by men | Headed by women | |
| | | | Total | As percent of total families |
| 1940[1] | 32,166 | 28,550 | 3,616 | 11.2 |
| 1947[1] | 35,794 | 32,397 | 3,397 | 9.5 |
| 1950 | 39,303 | 35,624 | 3,679 | 9.4 |
| 1955[1] | 41,951 | 37,717 | 4,234 | 10.1 |
| 1960 | 45,062 | 40,568 | 4,494 | 10.0 |
| 1965 | 47,836 | 42,830 | 5,006 | 10.5 |
| 1970 | 51,227 | 45,654 | 5,573 | 10.9 |
| 1971 | 51,947 | 45,997 | 5,950 | 11.5 |
| 1972 | 53,280 | 47,096 | 6,184 | 11.6 |
| 1973 | 54,361 | 47,761 | 6,600 | 12.1 |
| 1974 | 55,041 | 48,243 | 6,798 | 12.4 |
| 1975 | 55,700 | 48,462 | 7,238 | 13.0 |

[1] Data were collected in April of 1940, 1947, and 1955 and March of all other years.

SOURCE: Data for 1940, 1947, 1950, and 1955 are from Households and Families by Type: March 1975 (Advance Report), Current Population Reports, Population Characteristics, Series P-20, No. 282 (Bureau of the Census, 1975), table 5. Data for 1960 and later are from Special Labor Force Reports on Marital and Family Characteristics of Workers for the year specified, produced by the Bureau of Labor Statistics.

**Table 2. Age of female family heads, by race, 1960, 1970, 1975**

[Numbers in thousands]

| Race and age | 1960[1] | | 1970 | | 1975 | |
|---|---|---|---|---|---|---|
| | Number | Percent | Number | Percent | Number | Percent |
| **ALL RACES** | | | | | | |
| Total | 4,494 | 100.0 | 5,573 | 100.0 | 7,238 | 100.0 |
| Under 25 years | 180 | 4.0 | 437 | 7.8 | 738 | 10.2 |
| 25 to 34 years | 620 | 13.8 | 919 | 16.5 | 1,613 | 22.3 |
| 35 to 44 years | 921 | 20.5 | 1,075 | 19.3 | 1,511 | 20.9 |
| 45 to 54 years | 948 | 21.1 | 1,115 | 20.0 | 1,335 | 18.4 |
| 55 to 64 years | 782 | 17.4 | 917 | 16.4 | 932 | 12.9 |
| 65 years and over | 1,043 | 23.2 | 1,115 | 20.0 | 1,108 | 15.3 |
| Median age (years) | 50.5 | | 48.2 | | 43.4 | |
| **WHITE** | | | | | | |
| Total | 3,547 | 100.0 | 4,185 | 100.0 | 5,211 | 100.0 |
| Under 25 years | 121 | 3.4 | 283 | 6.8 | 437 | 8.4 |
| 25 to 34 years | 404 | 11.4 | 588 | 14.1 | 1,072 | 20.6 |
| 35 to 44 years | 692 | 19.5 | 749 | 17.9 | 1,030 | 19.8 |
| 45 to 54 years | 770 | 21.7 | 870 | 20.8 | 999 | 19.2 |
| 55 to 64 years | 649 | 18.3 | 744 | 17.8 | 765 | 14.7 |
| 65 years and over | 912 | 25.7 | 951 | 22.7 | 909 | 17.4 |
| Median age (years) | 52.2 | | 50.4 | | 45.7 | |
| **BLACK** | | | | | | |
| Total | 947 | 100.0 | 1,349 | 100.0 | 1,937 | 100.0 |
| Under 25 years | 59 | 6.2 | 150 | 11.1 | 293 | 15.1 |
| 25 to 34 years | 214 | 22.6 | 325 | 24.1 | 526 | 27.2 |
| 35 to 44 years | 230 | 24.3 | 319 | 23.6 | 460 | 23.7 |
| 45 to 54 years | 180 | 19.0 | 237 | 17.6 | 315 | 16.3 |
| 55 to 64 years | 134 | 14.2 | 164 | 12.2 | 155 | 8.0 |
| 65 years and over | 131 | 13.8 | 155 | 11.5 | 187 | 9.7 |
| Median age (years) | 43.8 | | 41.3 | | 38.3 | |

[1] Data for blacks in 1960 include all races other than white. The racial distribution for 1960 is based on data from the Census Population, 1960, Subjects Reports PC(2)-4A and 4B (Bureau of the Census, 1963).

Widows had the lowest labor force participation rate of women heading families—38.1 percent. Over 6 out of every 10 of these women are 55 years old or over, ages when many working women retire from the labor force. A majority of widows have financial resources such as social security payments available to them on the basis of their husbands' work record. Moreover, widows with children are often discouraged by the social security earnings test from working to supplement their income.[5] Despite the receipt of social security benefits, one-third of the widowed mothers are poor, with poverty more likely if there are three children or more. Nevertheless, widows with children were better off financially than divorced and separated mothers.[6]

*Work experience.* The cumulative number of persons who work at some time during the year is, of course, greater than the number who work at any one time. Women who head their own families are no exception to this—although 3.9 million women heading families were working in March 1975, 4.3 million female family heads reported working at some time during 1974. They represented 60 percent of all women heading families and were more likely than wives to be working full time at year-round jobs —55 percent compared with 43 percent of wives. Part of the explanation for this difference may lie in the heavier financial burdens shouldered by the women who head their own families, especially if children are present. However, even when working full time all year, earnings of female heads were relatively low: in 1974, their median family income was $7,610.[7]

*Unemployment.* Since 1970, the overall unemployment rate for women who head families has been 3 to 4 percentage points higher than the rate for male heads and has been somewhat higher than the rate for wives. As shown below, the difference between the unemployment rates of women heading families and wives is almost entirely because of the higher

jobless rate of black women heading families:

| | 1970 | | | 1975 | | |
|---|---|---|---|---|---|---|
| | Total | White | Black | Total | White | Black |
| Female family heads | 5.6 | 4.7 | 7.5 | 10.0 | 8.7 | 14.0 |
| Married women, husband present | 4.8 | 4.6 | 6.6 | 8.5 | 8.3 | 11.0 |
| Married men, wife present | 2.6 | 2.5 | 3.8 | 6.0 | 5.7 | 11.4 |

The economic recession at mid-decade had a greater impact on the unemployment rate of the husbands—which rose 130 percent from 1970—than on the rate for women family heads, which rose by some 80 percent.

## Occupations

The number of employed women heading families increased by 30 percent between March 1970 and March 1975, but their occupational pattern did not change significantly. As is the case for women in general, employed female family heads were more concentrated in lower skilled, lower paid occupations than employed male heads, and their occupational pattern was altered substantially by their marital status and race (table 5). Those who had never married were considerably younger and thus had more formal schooling than other women heading families. White single heads were more likely to hold professional-technical jobs than divorced, separated, and widowed white women. Black single heads were more likely to hold clerical jobs than other black women heading families.

**Table 3. Marital status of female family heads, by race, 1960, 1970, 1975**

| Marital status and race | Number (in thousands) | | | Percent distribution | | |
|---|---|---|---|---|---|---|
| | 1960 [1] | 1970 | 1975 | 1960 | 1970 | 1975 |
| **ALL RACES** | | | | | | |
| Total | 4,494 | 5,573 | 7,238 | 100.0 | 100.0 | 100.0 |
| Never married | 521 | 610 | 922 | 11.6 | 10.9 | 12.7 |
| Married, husband absent | 980 | 1,324 | 1,645 | 21.8 | 23.7 | 22.7 |
| Divorced | 750 | 1,258 | 2,109 | 16.7 | 22.5 | 29.1 |
| Widowed | 2,243 | 2,389 | 2,558 | 49.9 | 42.8 | 35.3 |
| **WHITE** | | | | | | |
| Total | 3,547 | 4,185 | 5,211 | 100.0 | 100.0 | 100.0 |
| Never married | 419 | 385 | 491 | 11.8 | 9.2 | 9.4 |
| Married, husband absent | 624 | 776 | 952 | 17.6 | 18.5 | 18.3 |
| Divorced | 642 | 1,058 | 1,714 | 18.1 | 25.3 | 32.9 |
| Widowed | 1,862 | 1,966 | 2,052 | 52.5 | 47.0 | 39.4 |
| **BLACK** | | | | | | |
| Total | 947 | 1,349 | 1,937 | 100.0 | 100.0 | 100.0 |
| Never married | 102 | 218 | 417 | 10.8 | 16.2 | 21.5 |
| Married, husband absent | 354 | 535 | 674 | 37.4 | 39.7 | 34.8 |
| Divorced | 110 | 192 | 367 | 11.6 | 14.2 | 19.0 |
| Widowed | 381 | 403 | 476 | 40.2 | 29.9 | 24.6 |

[1] Data for blacks in 1960, includes all races other than white. The racial distribution for 1960 is based on data from the Census of Population, 1960, Subjects Reports, PC(2)-4A and 4B (Bureau of the Census, 1963).

**Table 4. Labor force status of female family heads, by marital status and race, March 1975**

[Numbers in thousands]

| Labor force status and race | All female family heads | Never married | Married, husband absent | Divorced | Widowed |
|---|---|---|---|---|---|
| **ALL RACES** | | | | | |
| Population | 7,238 | 922 | 1,645 | 2,109 | 2,558 |
| Labor force | 3,932 | 499 | 892 | 1,563 | 974 |
| Labor force participation rate | 54.3 | 54.1 | 54.2 | 74.1 | 38.1 |
| Employed | 3,540 | 454 | 753 | 1,419 | 912 |
| Unemployed | 392 | 45 | 139 | 144 | 62 |
| Unemployment rate | 10.0 | 9.0 | 15.6 | 9.2 | 6.4 |
| **WHITE** | | | | | |
| Population | 5,211 | 491 | 952 | 1,714 | 2,052 |
| Labor force | 2,695 | 292 | 535 | 1,288 | 778 |
| Labor force participation rate | 55.6 | 59.5 | 56.2 | 75.1 | 37.9 |
| Employed | 2,643 | 283 | 449 | 1,170 | 735 |
| Unemployed | 252 | 9 | 86 | 113 | 43 |
| Unemployment rate | 8.7 | 3.1 | 16.1 | 8.8 | 5.5 |
| **BLACK** | | | | | |
| Population | 1,937 | 417 | 674 | 367 | 476 |
| Labor force | 989 | 197 | 346 | 256 | 185 |
| Participation rate | 51.1 | 47.2 | 51.3 | 69.8 | 38.9 |
| Employed | 851 | 161 | 294 | 227 | 167 |
| Unemployed | 138 | 36 | 52 | 29 | 18 |
| Unemployment rate | 14.0 | 18.3 | 15.0 | 11.3 | 9.7 |

The educational levels of female heads by age and race in table 6 show, in part, why the young heads were several rungs up the occupational ladder from the older female heads. Professional-technical jobs frequently require education beyond high school, and most clerical employees must have a high school diploma. Yet, 1 out of every 4 female heads has not even attended high school, and for those age 45 or over, the situation is worse, particularly if they are black women.

## Children

The unprecedented growth in the number of single and divorced women heading families has been accompanied by a phenomenal increase in the number of children living in such families. In March 1975, 1 out of 7 children under age 18 were in families without fathers, up from 1 out of 10 in March 1970.[8] More than 9 million children were members of such families; about one-fourth of them were under age 6.

In the last few years, the proportion of female-headed families with preschoolers has not shown as much increase as that of families with school age children, a reflection of the substantial decline in fertility rates among American women.

About 54 percent of the 9 million children had working mothers in 1975. For these mothers, the greater the number of children, the smaller the chance of being in the work force, as indicated by their labor force participation rates. They ranged from 67.4 percent for mothers with one child under age 18; 62.0 percent for two children; 54.1 percent for three children; 48.4 percent for four children; and 34.6 percent for five children.

Unemployment increased with the number of children in the home: In March 1975, female heads with one or two children had an unemployment rate of 8.6 percent, compared to a rate of 17.1 percent for women with three children or more. Several other factors are involved in this relationship.

The higher the educational level of a mother heading her own family, the lower the average number of children per family: 1.8 for those women with 4 years of college or more, compared with 2.9 for women heads with less than 8 years education.[9]

Black mothers heading families were twice as likely as white mothers to have three children or more, 30 out of 100, compared with 15 out of 100. These black mothers also had lower participation rates, higher unemployment rates, lower educational levels, and higher rates of poverty.

**Income**

In 1974, the median income for all female family heads was $6,400, less than half that of husband-wife families—$13,800. About 2.8 million female heads had a total family income of less than $5,000 and almost 3 out of 4 of these women had children under 18 in the home (table 7). The labor force participation rate for these mothers was 41.8 percent and their unemployment rate was a staggering 24.2 percent. At the upper end of the income scale, 2.1 million women heading families had a total family income of $10,000 or more. Their labor force participation rate was 83.6 percent; their unemployment rate was 4.6 percent; and only 4 out of 10 of the women in this income bracket had children under 18.

A larger proportion of black than of white women heading families had less than $5,000 total family income—6 out of 10 compared with 3 out of 10. Nevertheless, for both races, labor force participation was highest and unemployment lowest for women in the highest income group.

As noted earlier, a common characteristic of families headed by women is poverty. In 1974, for nonfarm families headed by women, the poverty cutoff was $5,014 for a four-person family (11 percent higher than in 1973 because of inflation), $3,822

**Table 5. Major occupation group of employed female family heads, by marital status and race, March 1975**

[Percent distribution]

| Major occupation group | All races | | | | White | | | | Black | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Never married | Divorced or separated | Widowed | Total | Never married | Divorced or separated | Widowed | Total | Never married | Divorced or separated | Widowed |
| Total employed: | | | | | | | | | | | | |
| Number (thousands) | 3,541 | 454 | 2,173 | 913 | 2,644 | 284 | 1,624 | 736 | 852 | 161 | 523 | 168 |
| Percent | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| White-collar workers | 55.7 | 58.8 | 57.3 | 50.5 | 62.1 | 61.3 | 64.9 | 56.4 | 35.6 | 52.2 | 34.0 | 25.0 |
| Professional and technical | 12.2 | 16.5 | 11.9 | 11.0 | 13.1 | 19.0 | 12.7 | 11.5 | 8.7 | 8.1 | 9.2 | 7.7 |
| Managers and administrators, except farm | 5.4 | 5.1 | 5.1 | 6.2 | 6.4 | 6.7 | 6.2 | 6.9 | 2.0 | 2.5 | 1.9 | 2.4 |
| Salesworkers | 4.2 | 3.1 | 4.0 | 5.1 | 5.0 | 2.5 | 5.0 | 5.8 | 1.9 | 3.7 | 1.3 | 1.8 |
| Clerical workers | 33.9 | 34.1 | 36.3 | 28.1 | 37.7 | 33.1 | 41.0 | 32.1 | 23.0 | 37.9 | 21.6 | 13.1 |
| Blue-collar workers | 16.6 | 20.3 | 16.3 | 15.4 | 16.2 | 21.8 | 15.2 | 15.8 | 17.5 | 18.0 | 19.1 | 12.5 |
| Craft and kindred workers | 1.5 | 2.2 | 1.4 | 1.5 | 1.6 | 2.1 | 1.4 | 1.6 | 1.2 | 1.9 | 1.0 | 1.2 |
| Operatives, except transport | 13.3 | 16.7 | 13.1 | 11.9 | 12.7 | 18.3 | 12.2 | 11.7 | 14.7 | 14.9 | 15.7 | 11.3 |
| Transport equipment operatives | .6 | .2 | .7 | .7 | .8 | .4 | .7 | .8 | .4 | ---- | .6 | ---- |
| Nonfarm laborers | 1.2 | 1.1 | 1.1 | 1.3 | 1.1 | 1.1 | .9 | 1.6 | 1.3 | 1.2 | 1.9 | ---- |
| Service workers | 27.2 | 20.5 | 26.3 | 32.7 | 21.2 | 16.5 | 19.8 | 26.4 | 46.4 | 28.6 | 46.8 | 61.3 |
| Private household workers | 4.4 | 4.4 | 4.0 | 5.1 | 1.8 | .7 | 1.7 | 2.4 | 12.7 | 11.2 | 11.5 | 17.3 |
| All other service workers | 22.8 | 16.1 | 22.2 | 27.6 | 19.4 | 15.8 | 18.0 | 23.9 | 33.7 | 17.4 | 35.4 | 44.0 |
| Farmworkers | .4 | .4 | .1 | 1.1 | .5 | .4 | .1 | 1.1 | .4 | .6 | ---- | 1.2 |

for a three-person family and $3,167 for a two-person family.[10] By these standards, about 2.2 million families headed by women were living in poverty. As might be expected, black families were more likely to be poor—over 1 out of 2 were below the poverty level. Typical traits of these families included having a family head who was unlikely to have graduated from high school, had little or no work experience during the previous year, or worked in a low paying occupation. Also, many of these families had no earners.[11]

A disproportionate share of all children under 18 in families headed by women lived in poor families. In 1974, 9 out of 10 of the women living below the poverty level had children under 18 in the home. These children comprised over 50 percent of all children in female-headed families compared with only 8 percent for male-headed families.[12] For blacks, these proportions were 2 out of 3 for female heads and 1 out of 5 for male heads. Hence, children in families headed by women commonly grow up in an environment affected not only by the psychological strains resulting from a single parent—the mother—having the sole responsibility for their discipline, training, health, and guidance, but also the physical problems related to poverty.[13]

The 5 million women who had family incomes above the poverty line were not by any means well off. As shown below, less than 30 percent of families headed by women reported 1974 incomes as high as $10,000 or more, compared with 70 percent of families headed by men living with their wives:

| | *Family headed by husband* | *Family headed by woman* |
|---|---|---|
| Total | 100.0 | 100.0 |
| Under $5,000 | 9.1 | 38.8 |
| $5,000 to $6,999 | 7.8 | 15.8 |
| $7,000 to $9,999 | 13.3 | 16.9 |
| $10,000 and over | 69.8 | 28.5 |

The existing income differential between families headed by women and men is explained largely by the number of earners present and their source of income. Husband-wife families were more likely to have earned income. Ninety-one percent of husband-wife families compared with 76 percent of female-headed families had at least one earner in 1974. Male-headed families were also twice as likely as female-headed families to have two earners or more—6 out of 10 compared to 3 out of 10. However, the income differential narrowed significantly when

**Table 6. Years of school completed by female family heads, March 1975**

| Years of school completed | | All female family heads | Under 45 years old | 45 years and older |
|---|---|---|---|---|
| **WHITE** | | | | |
| Total: | Number | 5,211 | 2,540 | 2,671 |
| | Percent | 100.0 | 100.0 | 100.0 |
| Elementary: | 8 years or less | 24.3 | 14.4 | 33.7 |
| High school: | 1 to 3 years | 18.7 | 21.1 | 16.4 |
| | 4 years | 36.9 | 43.3 | 30.9 |
| College: | 1 to 3 years | 12.1 | 13.3 | 11.0 |
| | 4 years or more | 7.9 | 7.8 | 8.0 |
| **BLACK** | | | | |
| Total: | Number | 1,937 | 1,280 | 658 |
| | Percent | 100.0 | 100.0 | 100.0 |
| Elementary: | 8 years or less | 26.7 | 15.1 | 49.4 |
| High school: | 1 to 3 years | 31.6 | 35.4 | 24.3 |
| | 4 years | 31.1 | 38.0 | 17.8 |
| College: | 1 to 3 years | 7.7 | 8.7 | 5.8 |
| | 4 years or more | 2.8 | 2.8 | 2.7 |

female-headed families had two earners or more. Their median income was $10,990 compared to $16,870 for a multiearner husband-wife family. One out of every 8 families headed by women had an annual income of $15,000 or more. The majority of these families had two earners or more.

Most women heading families (4.4 million) have a combination of earnings and other income. As expected, their income level ($8,230 in 1974) was well above that of the 1.1 million women who either had earnings only ($6,830) or the 1.7 million women

**Table 7. Family income of female family heads, by labor force status and presence of own children under 18, March 1975**

[Numbers in thousands]

| Family income | Population | Labor force | Labor force participation rate | Unemployed | Unemployment rate |
|---|---|---|---|---|---|
| All female family heads | 7,238 | 3,931 | 54.3 | 391 | 9.9 |
| With own children under 18 | 4,432 | 2,636 | 59.9 | 326 | 12.4 |
| Family income under $3,000, total | 1,373 | 459 | 33.4 | 141 | 30.7 |
| With own children under 18 | 1,085 | 396 | 36.5 | 129 | 32.6 |
| Family income $3,000–$4,999, total | 1,436 | 597 | 41.6 | 97 | 16.2 |
| With own children under 18 | 1,036 | 491 | 47.4 | 86 | 17.5 |
| Family income $5,000–$6,999, total | 1,144 | 639 | 55.9 | 53 | 8.3 |
| With own children under 18 | 765 | 500 | 65.4 | 41 | 8.2 |
| Family income $7,000–$9,999, total | 1,225 | 840 | 68.6 | 53 | 6.3 |
| With own children under 18 | 710 | 575 | 81.0 | 39 | 6.8 |
| Family income $10,000 and over, total | 2,059 | 1,396 | 67.8 | 47 | 3.4 |
| With own children under 18 | 806 | 674 | 83.6 | 31 | 4.6 |

who had other income only ($3,510).

Income other than earnings includes social security payments, public assistance payments, interest, dividends, and rental income. The majority of the recipients of public assistance in the United States in 1974 were female family heads who received Aid for Families with Dependent Children (AFDC).

## Conclusion

The incidence of poverty is still overwhelmingly the most important difference between the families headed by women and men. Although the social and demographic characteristics of women heading families have changed, their climb to a higher income bracket remains difficult. The number of poor families headed by women is continuously rising, while that of men is steadily falling. From 1970 to 1974, the number of poor families headed by women had risen by 21 percent, while those headed by men had declined by 17 percent. For several million of these women, the barriers impeding the climb continue to be inadequate training and education for the current job market, and, in some cases, heavy child care responsibilities. More paid employment would seem to be the solution, but in reality most of these women are at the lower end of the occupation ladder. Unless they can penetrate the more skilled occupations that pay higher salaries, they will not be able to provide their families an adequate or comfortable living. □

*FOOTNOTES*

[1] Family Head—The term family head as used in this article refers to the head of a primary or secondary family residing with one or more persons who are related by blood, marriage, or adoption.

Unless otherwise indicated, data in the tables and most of the text are based primarily on information from supplementary questions in the March 1975 survey of the labor force conducted for the Bureau of Labor Statistics by the Bureau of the Census through its Current Population Survey. Estimates based on a sample, such as those shown in the tables, may vary considerably from results obtained by a complete count in cases where the numbers shown are small. Therefore, differences between small numbers or percents based on them may not be significant. For more information, see Howard Hayghe, "Marital and family characteristics of workers, March 1975," *Monthly Labor Review*, November 1975, pp. 52–56, reprinted with additional tabular data and an explanatory note as Special Labor Force Report 183.

Families are classified as being above or below the low-income level according to the poverty index adopted by a Federal Interagency Committee in 1969. The poverty thresholds are updated every year to reflect changes in the Consumer Price Index (CPI). Thus, the poverty threshold for a nonfarm family of four headed by a woman was $5,014 in 1974, about 11 percent higher than the comparable 1973 cutoff of $4,521. For further details, see *Characteristics of the Population below the Poverty Level: 1974, Current Population Reports, Consumer Income*, Series P-60, No. 102 (Bureau of the Census, 1976), pp. 1, 143, and 146.

[2] See Beatrice Rosenberg and Ethel Mendelsohn, "Legal Status of Women," *The Book of States, 1974–75*, Vol. XX (Lexington, Ky., Council of State Governments, 1974).

[3] See *Female Family Heads, Current Population Reports, Special Studies*, Series P-23, No. 50 (Bureau of the Census, 1974), p. 1. Also see Paul C. Glick, *Some Recent Changes in American Families, Current Population Reports, Special Studies*, Series P-23, No. 52 (Bureau of the Census, 1974), p. 8.

[4] *Female Family Heads*, p. 1.

[5] See Lucy B. Mallan, "Young Widows and Their Children: A Comparative Report," *Social Security Bulletin*, May 1975, pp. 3–21.

[6] Mallan, "Young Widows and Their Children," p. 5.

[7] See *Money Income in 1974 of Families and Persons in the United States, Current Population Reports, Consumer Income*, Series P-60, No. 101 (Bureau of the Census, 1976), table 52, p. 104.

[8] *Children of Working Mothers, March 1975*, Summary/Special Labor Force Report (Bureau of Labor Statistics, August 1975), table 1.

[9] *Household and Family Characteristics: March 1975, Current Population Reports, Population Characteristics*, Series P-20, No. 291 (Bureau of the Census, 1976), table 14, p. 68.

[10] See *Characteristics of the Population below the Poverty Level: 1974*, table A-3, p. 146.

[11] *Money Income and Poverty Status of Families and Persons in the United States: 1974, Current Population Reports, Consumer Income*, Series P-60, No. 99 (Bureau of the Census, 1975), p. 22.

[12] *Characteristics of the Population below the Poverty Level: 1974*, table 29.

[13] For more detail, see Robert L. Stein, "The economic status of families headed by women," *Monthly Labor Review*, December 1970, pp. 3–10.

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